

Title Agency Monthly Report

For the month of February, 2011

New License

Agy_ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
165563	NORTH AMERICAN TITLE, LLC	2/7/2011	2/28/2013			TE
165734	MAUI TITLE AND ESCROW, LLC	2/28/2011	2/28/2013			TE
165563	NORTH AMERICAN TITLE, LLC	2/7/2011	2/28/2013			TMR
165734	MAUI TITLE AND ESCROW, LLC	2/28/2011	2/28/2013			TMR
165563	NORTH AMERICAN TITLE, LLC	2/7/2011	2/28/2013			TS
165734	MAUI TITLE AND ESCROW, LLC	2/28/2011	2/28/2013			TS

Title Individual Monthly Report

For the month of February, 2011

New License

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
1442547	PEARL M CARLSON	02-14-2011	07-31-2013			TE
103830	AMY JEAN O'LAUGHLIN	01-26-2011	12-31-2013			TS
53794	JOEL JOEL PELAGIO-WILLIAMS	02-22-2011	08-31-2013			TMR
1445545	ROSE ELLEN LEVANGER	02-01-2011	06-30-2013			TE

License Renewal

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
28539	JEAN PEHRSON	05-16-2002	02-28-2013			TE
40399	DAVID M ACOR	05-16-2002	02-28-2013			TE
40399	DAVID M ACOR	05-16-2002	02-28-2013			TS
39313	J TODD BALLANTYNE	05-16-2002	02-28-2013			TMR
102205	BRANDALYN M BANGLE	05-28-2004	02-28-2013			TE
27308	BRUCE I BARTLETT	05-16-2002	02-28-2013			TE
27308	BRUCE I BARTLETT	05-16-2002	02-28-2013			TS
131315	CHRISTOPHER N CHERRY	07-13-2006	02-28-2013			TE
46410	JAMES R BARTORELLI	05-16-2002	02-28-2013			TS
31980	DODY J BLAUER	05-16-2002	02-28-2013			TE
31980	DODY J BLAUER	05-16-2002	02-28-2013			TMR
135404	STEVEN A BORGET	10-12-2006	02-28-2013			TE

Title Individual Monthly Report

For the month of February, 2011

License Renewal

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
135404	STEVEN A BORGET	10-12-2006	02-28-2013			TS
104463	BRET D BOWLER	07-29-2004	02-28-2013			TS
34505	DEL R BRADY	05-16-2002	02-28-2013			TE
34505	DEL R BRADY	05-16-2002	02-28-2013			TS
31939	S JEFF BRIDGEFORTH	11-23-2004	02-28-2013			TE
31939	S JEFF BRIDGEFORTH	11-23-2004	02-28-2013			TS
106627	AARON CHARLES HANSEN	10-13-2004	02-28-2013			TE
35195	DAVID J COPE	05-16-2002	02-28-2013			TE
131315	CHRISTOPHER N CHERRY	07-13-2006	02-28-2013			TS
30794	MARK W NEWMAN	05-16-2002	02-28-2013			TMR
35195	DAVID J COPE	05-16-2002	02-28-2013			TS
43794	ROY JASON DAVIS	01-27-2003	02-28-2013			TE
32644	CHRISTOPHER S DAY	06-02-2003	02-28-2013			TS
139774	STACY L DOUGLAS	02-27-2007	02-28-2013			TE
40250	RACQUEL H DUNN	05-16-2002	02-28-2013			TE
99061	STEFFANIE FERGUSON	04-01-2004	02-28-2013			TE
125955	SETH C FINLINSON	03-07-2006	02-28-2013			TE
42349	JERRY B FRANDSEN	05-16-2002	02-28-2013			TE
138544	NURIA P BISHOP	02-14-2007	02-28-2013			TS
76098	MALEA KAE HANSEN	05-16-2002	02-28-2013			TE
						TE

Title Individual Monthly Report

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License Renewal

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
52727	JULIE A GREEN	05-16-2002	02-28-2013			TE
135959	MICHELLE H HANSEN	10-25-2006	02-28-2013			TE
128682	BRYAN L HARRIS	05-15-2006	02-28-2013			TE
128682	BRYAN L HARRIS	05-15-2006	02-28-2013			TS
138254	NATALIE HELMS	12-22-2006	02-28-2013			TE
136563	SHANE ROBERTS JOHNSON	11-08-2006	02-28-2013			TE
30309	JOY D JORDAN	05-16-2002	02-28-2013			TE
85648	KAREN Z KASPERICK	01-09-2003	02-28-2013			TE
33757	LAURA J LIECHTY	05-16-2002	02-28-2013			TS
95597	JACOB BRADLEY MAUSS	04-20-2004	02-28-2013			TMR
46410	JAMES R BARTORELLI	05-16-2002	02-28-2013			TE
133470	NATHAN ALAN CHRISTENSEN	08-28-2006	02-28-2013			TMR
106703	TINA CHRISTENSEN WHITE	10-14-2004	02-28-2013			TS
77251	SARA PHIPPS YOUNG	05-20-2002	02-28-2013			TS
50107	RONDA WILLIAMSON	05-16-2002	02-28-2013			TE
106703	TINA CHRISTENSEN WHITE	10-14-2004	02-28-2013			TE
1361879	ELISHA M TURNIDGE	05-12-2008	02-28-2013			TE
82733	CRAIG JAMES SODERQUIST	10-18-2002	02-28-2013			TS
82733	CRAIG JAMES SODERQUIST	10-18-2002	02-28-2013			TMR
82733	CRAIG JAMES SODERQUIST	10-18-2002	02-28-2013			TE

Title Individual Monthly Report

For the month of February, 2011

License Renewal

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
30768	BRIAN G RAMMELL	05-16-2002	02-28-2013			TS
30768	BRIAN G RAMMELL	05-16-2002	02-28-2013			TE
32163	SHELLY PIERCE	05-16-2002	02-28-2013			TE
61837	CHETT E PERKINS	05-16-2002	02-28-2013			TS
28539	JEAN PEHRSON	05-16-2002	02-28-2013			TS
38070	GEORGETTE VENT	05-16-2002	02-28-2013			TE
30321	DOROTHY E MERRILL	05-16-2002	02-28-2013			TE

Late License Renewal

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
36434	MATTHEW J STEWART	05-16-2002	02-28-2013			TE
44363	LES F ENGLAND	05-16-2002	02-28-2013			TE
73829	TYLER JAMES TURNER	05-16-2002	02-28-2013			TE
73829	TYLER JAMES TURNER	05-16-2002	02-28-2013			TS
135183	DEBRA R EDDINGS	10-10-2006	02-28-2013			TE
138094	MORGAN DEE WILKINS	12-15-2006	02-28-2013			TE
30312	KERRI J CHRISTOFFERSEN	05-16-2002	02-28-2013			TE

Title Individual Monthly Report

For the month of February, 2011

Lapse Licenses

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
102486	LISA S PACE-KEMP	05-28-2004	01-31-2011	3/2/2011		TE
31853	JENNILYN A FERRY	05-16-2002	01-31-2011	3/2/2011		TE
84653	HEATHER ANN ALLRED	11-29-2002	01-31-2011	3/2/2011		TE
36601	JENNIFER J. BAMBROUGH	05-16-2002	01-31-2011	3/2/2011		TMR
43197	JOHN M HARTVIGSEN	05-16-2002	01-31-2011	3/2/2011		TS
36216	JEANNE FAGG	05-16-2002	01-31-2011	3/2/2011		TE
73628	ROBERT BRIAN DEHAAN	05-16-2002	01-31-2011	3/2/2011		TMR
135125	ANTHONY RODULFO LOPEZ	10-06-2006	01-31-2011	3/2/2011		TE
1354832	MARISSA ANN WHITE	02-19-2008	01-31-2011	3/2/2011		TE
104029	ALISON H SHORES	07-22-2004	01-31-2011	3/2/2011		TE
129302	MICHAEL L TAYLOR	05-30-2006	01-31-2011	3/2/2011		TMR
35140	JOHN R OLDHAM	05-16-2002	01-31-2011	3/2/2011		TS
1348175	JAYTON P WAKEFIELD	02-08-2008	01-31-2011	3/2/2011		TE
1353602	CLARA R. TOBIN	02-11-2008	01-31-2011	3/2/2011		TE
1382802	JEFFREY SCOTT BREGGIO	01-04-2009	01-31-2011	3/2/2011		TS
34374	CAROL A RUSSELL	05-16-2002	01-31-2011	3/2/2011		TE
1356761	TANYA CHRISTINE HARRIS	07-07-2008	01-31-2011	3/2/2011		TE
84643	JEFFREY WESTON CARLSON	11-29-2002	01-31-2011	3/2/2011		TMR

Title Individual Monthly Report

For the month of February, 2011

Reinstated License

Indv ID	Name	Issue Date	Expiration Date	Lapse Date	Reactivation Date	Qualification
35888	LEON W CROCKETT	05-16-2002	12-31-2012	1/30/2011	2/3/2011	TS
77890	WILLIAM SHAWN FRYE	06-06-2002	01-31-2013	3/2/2011	2/22/2011	TE
81630	JOSEPH D JARVIS	09-23-2002	11-30-2012	12/30/2010	2/23/2011	TS
53809	JEFF D LYNCH	05-16-2002	11-30-2012	12/30/2010	2/14/2011	TS
13016	JOHN W. ROSENTHAL	05-16-2002	01-31-2014	8/30/2007	2/14/2011	TMR
115467	STERLING SPENCER ROWLEY	06-28-2005	05-31-2012	6/30/2010	2/10/2011	TS
124728	MICHAEL P TENNYSSEN	01-18-2006	07-31-2012	8/30/2010	2/15/2011	TE
115467	STERLING SPENCER ROWLEY	06-28-2005	05-31-2012	6/30/2010	2/10/2011	TE

**Title Insurance Investigations
Open Investigations Summary Report**

Case #	Date Opened	Date Closed	Elapsed Time	Reason Closed	Alleged Violation																															Subtotal Reason Code																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
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2166, 2167, 2168, 2169, 2170, 2171, 2172, 2173, 2174, 2175, 2176, 2177, 2178, 2179, 2180, 2181, 2182, 2183, 2184, 2185, 2186, 2187, 2188, 2189, 2190, 2191, 2192, 2193, 2194, 2195, 2196, 2197, 2198, 2199, 2200, 2201, 2202, 2203, 2204, 2205, 2206, 2207, 2208, 2209, 2210, 2211, 2212, 2213, 2214, 2215, 2216, 2217, 2218, 2219, 2220, 2221, 2222, 2223, 2224, 2225, 2226, 2227, 2228, 2229, 2230, 2231, 2232, 2233, 2234, 2235, 2236, 2237, 2238, 2239, 2240, 2241, 2242, 2243, 2244, 2245, 2246, 2247, 2248, 2249, 2250, 2251, 2252, 2253, 2254, 2255, 2256, 2257, 2258, 2259, 2260, 2261, 2262, 2263, 2264, 2265, 2266, 2267, 2268, 2269, 2270, 2271, 2272, 2273, 2274, 2275, 2276, 2277, 2278, 2279, 2280, 2281, 2282, 2283, 2284, 2285, 2286, 2287, 2288, 2289, 2290, 2291, 2292, 2293, 2294, 2295, 2296, 2297, 2298, 2299, 2300, 2301, 2302, 2303, 2304, 2305, 2306, 2307, 2308, 2309, 2310, 2311, 2312, 2313, 2314, 2315, 2316, 2317, 2318, 2319, 2320, 2321, 2322, 2323, 2324, 2325, 2326, 2327, 2328, 2329, 2330, 2331, 2332, 2333, 2334, 2335, 2336, 2337, 2338, 2339, 2340, 2341, 2342, 2343, 2344, 2345, 2346, 2347, 2348, 2349, 2350, 2351, 2352, 2353, 2354, 2355, 2356, 2357, 2358, 2359, 2360, 2361, 2362, 2363, 2364, 2365, 2366, 2367, 2368, 2369, 2370, 2371, 2372, 2373, 2374, 2375, 2376, 2377, 2378, 2379, 2380, 2381, 2382, 2383, 2384, 2385, 2386, 2387, 2388, 2389, 2390, 2391, 2392, 2393, 2394, 2395, 2396, 2397, 2398, 2399, 2400, 2401, 2402, 2403, 2404, 2405, 2406, 2407, 2408, 2409, 2410, 2411, 2412, 2413, 2414, 2415, 2416, 2417, 2418, 2419, 2420, 2421, 2422, 2423, 2424, 2425, 2426, 2427, 2428, 2429, 2430, 2431, 2432, 2433, 2434, 2435, 2436, 2437, 2438, 2439, 2440, 2441, 2442, 2443, 2444, 2445, 2446, 2447, 2448, 2449, 2450, 2451, 2452, 2453, 2454, 2455, 2456, 2457, 2458, 2459, 2460, 2461, 2462, 2463, 2464, 2465, 2466, 2467, 2468, 2469, 2470, 2471, 2472, 2473, 2474, 2475, 2476, 2477, 2478, 2479, 2480, 2481, 2482, 2483, 2484, 2485, 2486, 2487, 2488, 2489, 2490, 2491, 2492, 2493, 2494, 2495, 2496, 2497, 2498, 2499, 2500, 2501, 2502, 2503, 2504, 2505, 2506, 2507, 2508, 2509, 2510, 2511, 2512, 2513, 2514, 2515, 2516, 2517, 2518, 2519, 2520, 2521, 2522, 2523, 2524, 2525, 2526, 2527, 2528, 2529, 2530, 2531, 2532, 2533, 2534, 2535, 2536, 2537, 2538, 2539, 2540, 2541, 2542, 2543, 2544, 2545, 2546, 2547, 2548, 2549, 2550, 2551, 2552, 2553, 2554, 2555, 2556, 2557, 2558, 2559, 2560, 2561, 2562, 2563, 2564, 2565, 2566, 2567, 2568, 2569, 2570, 2571, 2572, 2573, 2574, 2575, 2576, 2577, 2578, 2579, 2580, 2581, 2582, 2583, 2584, 2585, 2586, 2587, 2588, 2589, 2590, 2591, 2592, 2593, 2594, 2595, 2596, 2597, 2598, 2599, 2600, 2601, 2602, 2603, 2604, 2605, 2606, 2607, 2608, 2609, 2610, 2611, 2612, 2613, 2614, 2615, 2616, 2617, 2618, 2619, 2620, 2621, 2622, 2623, 2624, 2625, 2626, 2627, 2628, 2629, 2630, 2631, 2632, 2633, 2634, 2635, 2636, 2637, 2638, 2639, 2640, 2641, 2642, 2643, 2644, 2645, 2646, 2647, 2648, 2649, 2650, 2651, 2652, 2653, 2654, 2655, 2656, 2657, 2658, 2659, 2660, 2661, 2662, 2663, 2664, 2665, 2666, 2667, 2668, 2669, 2670, 2671, 2672, 2673, 2674, 2675, 2676, 2677, 2678, 2679, 2680, 2681, 2682, 2683, 2684, 2685, 2686, 2687, 2688, 2689, 2690, 2691, 2692, 2693, 2694, 2695, 2696, 2697, 2698, 2699, 2700, 2701, 2702, 2703, 2704, 2705, 2706, 2707, 2708, 2709, 2710, 2711, 2712, 2713, 2714, 2715, 2716, 2717, 2718, 2719, 2720, 2721, 2722, 2723, 2724, 2725, 2726, 2727, 2728, 2729, 2730, 2731, 2732, 2733, 2734, 2735, 2736, 2737, 2738, 2739, 2740, 2741, 2742, 2743, 2744, 2745, 2746, 2747, 2748, 2749, 2750, 2751, 2752, 2753, 2754, 2755, 2756, 2757, 2758, 2759, 2760, 2761, 2762, 2763, 2764, 2765, 2766, 2767, 2768, 2769, 2770, 2771, 2772, 2773, 2774, 2775, 2776, 2777, 2778, 2779, 2780, 2781, 2782, 2783, 2784, 2785, 2786, 2787, 2788, 2789, 2790, 2791, 2792, 2793, 2794, 2795, 2796, 2797, 2798, 2799, 2800, 2801, 2802, 2803, 2804, 2805, 2806, 2807, 2808, 2809, 2810, 2811, 2812, 2813, 2814, 2815, 2816, 2817, 2818, 2819, 2820, 2821, 2822, 2823, 2824, 2825, 2826, 2827, 2828, 2829, 2830, 2831, 2832, 2833, 2834, 2835, 2836, 2837, 2838, 2839, 2840, 2841, 2842, 2843, 2844, 2845, 2846, 2847, 2848, 2849, 2850, 2851, 2852, 2853, 2854, 2855, 2856, 2857, 2858, 2859, 2860, 2861, 2862, 2863, 2864, 2865, 2866, 2867, 2868, 2869, 2870, 2871, 2872, 2873, 2874, 2875, 2876, 2877, 2878, 2879, 2880, 2881, 2882, 2883, 2884, 2885, 2886, 2887, 2888, 2889, 2890, 2891, 2892, 2893, 2894, 2895, 2896, 2897, 2898, 2899, 2900, 2901, 2902, 2903, 2904, 2905, 2906, 2907, 2908, 2909, 2910, 2911, 2912, 2913, 2914, 2915, 2916, 2917, 2918, 2919, 2920, 2921, 2922, 2923, 2924, 2925, 2926, 2927, 2928, 2929, 2930, 2931, 2932, 2933, 2934, 2935, 2936, 2937, 2938, 2939, 2940, 2941, 2942, 2943, 2944, 2945, 2946, 2947, 2948, 2949, 2950, 2951, 2952, 2953, 2954, 2955, 2956, 2957, 2958, 2959, 2960, 2961, 2962, 2963, 2964, 2965, 2966, 2967, 2968, 2969, 2970, 2971, 2972, 2973, 2974, 2975, 2976, 2977, 2978, 2979, 2980, 2981, 2982, 2983, 2984, 2985, 2986, 2987, 2988, 2989, 2990, 2991, 2992, 2993, 2994, 2995, 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**Title Insurance Investigations
Closed Investigation Summary Report**

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Title Insurance Investigations Open and Closed Per Month Report

	Opened	Closed		Opened	Closed
January	7	4	January	6	4
February	20	26	February	5	5
March	11	41	March		
April	19	25	April		
May	20	7	May		
June	20	39	June		
July	26	17	July		
August	24	21	August		
September	15	55	September		
October	14	15	October		
November	25	17	November		
December	11	55	December		
Totals for 2008	212	322	Totals for 2011	11	9
January	8	31	January		
February	13	15	February		
March	4	12	March		
April	10	5	April		
May	5	5	May		
June	16	25	June		
July	6	7	July		
August	15	17	August		
September	31	22	September		
October	20	18	October		
November	7	11	November		
December	10	9	December		
Totals for 2009	145	177	Totals for 2012	0	0
January	10	9	January		
February	7	22	February		
March	17	17	March		
April	2	0	April		
May	3	15	May		
June	23	22	June		
July	0	2	July		
August	0	6	August		
September	3	0	September		
October	5	2	October		
November	20	5	November		
December	16	26	December		
Totals for 2010	106	126	Totals for 2013	0	0

Title Insurance Consumer Complaints

Open and Closed Consumer Complaint Summary Report

Case #	Date Open	Date closed	Complaint	CSA	
58109	1/25/2010	2/25/2010	HO premium not paid at closing	Meldee	JUSTIFIED
58202	2/22/2010	2/22/2010	title complaint, feels title company didn't uncover/disclose hazards for clear title and sale of home - flood insurance requirements	Sandy	UNJUSTIFIED
58434	5/19/2010	8/19/2010	Condo Ins not pd at closing	Meldee	UNJUSTIFIED
58624	8/10/2010	8/10/2010	Mechanics liens recorded on property after closing	Sandy	Withdrawn
58832	11/8/2010	11/16/2010	Title agency did not the seller's delinquent dues paid	Meldee	UNJUSTIFIED
58852	11/15/2010	2/9/2011	Lender complaint. Trust deed not recorded	Meldee	UNJUSTIFIED
58865	11/18/2010	12/9/2010	not supplying title ins or deed to the property	Sandy	UNJUSTIFIED
59045	1/3/2011	1/10/2011	Liens wer not cleared at closing	Sandy	
59067	1/6/2011	2/9/2011	Trust Deed not recorded	Meldee	UNJUSTIFIED
59162	2/1/2011	2/1/2011	Property not recorded properly by agent	Meldee	JUSTIFIED
59272	3/7/2011		title complaint	Meldee	

**Title Insurance Consumer Complaints
Open and Closed Per Month Report**

	Open	Closed		Open	Closed
January	1	0	January	2	1
February	1	1	February	1	1
March	3	2	March	1	
April	5	2	April		
May	0	5	May		
June	1	1	June		
July	0	1	July		
August	2	1	August		
September	1	0	September		
October	0	3	October		
November	1	0	November		
December	0	1	December		
Total 2008	15	17	Total 2011	4	2
January	0	0	January		
February	0	1	February		
March	0	0	March		
April	0	0	April		
May	1	0	May		
June	0	1	June		
July	0	0	July		
August	1	0	August		
September	0	0	September		
October	0	1	October		
November	0	0	November		
December	1	2	December		
Total for 2009	3	5	Total for 2012	0	0
January	1	0	January		
February	1	2	February		
March	0	0	March		
April	0	0	April		
May	1	0	May		
June	0	0	June		
July	0	0	July		
August	1	2	August		
September	0	0	September		
October	0	0	October		
November	3	1	November		
December	0	1	December		
Total for 2010	7	6	Total for 2013	0	0

Title Insurance Enforcement Report

E-Case #	Date Opened	Recommended Action	Action taken	Action Date	Closed Date
2174	5/20/08	Hearing	Prosecutor for drafting	9/8/08	
			Respondent for signature	6/23/10	
			Hearing rescheduled for April		
2331	12/22/08	Default Revocation	Prosecutor for drafting		
			Respondent for signature		
			Revocation		
					9/16/2010
2405	4/15/09	Appeal Reversed	Under Review	5/31/10	
			Awaiting Fine	12/14/10	
			Fine \$1000, 6 mos prob.	pd addl \$1000	
					2/14/2011
2423	5/14/09	Complaint	Prosecutor for drafting	6/9/10	
			Hearing		
			Dismissed	9/23/10	
					9/23/2010
2521	9/23/09	Informal Action	Sent to Respondent	9/30/09	
			Order to show cause	3/2/10	
			Additional Fine	3/31/10	
2548	10/26/09	Dismissed	Prosecutor for drafting	4/8/10	
			Respondent for signature		
			Dismissed	9/29/10	
					9/29/2010
2549	10/26/09	Dismissed	Prosecutor for drafting	4/8/10	
			Respondent for signature		
			Dismissed		
					9/29/2010
2564	11/5/09	Stipulation and Order	Prosecutor for drafting	5/17/10	
			S&O offer \$5000	9/23/10	
			1/2 fine paid	2/9/11	
2566	11/9/09	Stipulation and Order	S&O Mailed to new address	11/23/10	
			Revocation drafted	3/3/11	
2572	11/17/09	Hearing	Sent to Respondent	2/4/10	
			Hearing set	8/2/10	
			Fine Paid	11/9/10	
					11/9/2010
2598	12/22/09	Stipulation and Order	Prosecutor for drafting	12/22/09	
			Respondent for signature		
			Complaint mailed	2/15/11	
2621	1/12/10	Dismissed	Sent to Respondent	2/4/10	
			Pre-hearing set	8/10/10	
			Dismissed	9/14/10	
					9/14/2010
2623	1/12/10	Complaint	Sent to Respondent	2/4/10	
			Withdrawn	7/1/10	
					7/1/2010

Title Insurance Enforcement Report

E-Case #	Date Opened	Recommended Action	Action taken	Action Date	Closed Date
2624	1/12/10	Complaint	Sent to Respondent	2/4/10	
			Default Order	9/20/10	
			Collection ltr sent	12/29/10	
			Prosecutor for drafting	3/4/10	

2637	2/18/10	Stipulation and Order	Respondent for signature	4/19/10	
			Penalty imposed by commission	Paid	9/2/2010
2638	2/18/10	Complaint	Prosecutor for drafting	4/20/10	
			Notice of hearing 10/19	9/14/10	
			Fine \$500 Pd	12/13/10	12/13/2010
2651	3/11/10	Stipulation and Order	Prosecutor for drafting	3/15/10	
			Respondent for signature	4/26/10	
			Fine received	7/21/10	7/21/2010
2659	3/24/10	Complaint	Sent to Respondent	4/12/10	
			Hearing scheduled	6/22/10	
			Signed by Judge	Revoked	7/12/2010
2664	4/1/10	Complaint for revocation	Sent to Respondent		
			Warning Letter	Closed	12/2/2010
2687	6/2/10	Informal Action	Sent to Respondent		
			Docs received	Closed	11/10/2010
2701	6/2/10	Informal Action	Sent to Respondent	7/7/10	
			Accepted by respondent	7/14/10	7/14/2010
2702	6/2/10	Informal Action	Sent to Respondent	7/7/10	
			Last pmt made	9/20/10	9/22/2010
2703	6/2/10	Informal Action	Resent to Respondent	9/20/10	
			Returned mail no forwarding	12/6/10	
2704	7/7/10	Stipulation and Order	Sent to Respondent	9/8/10	
			S&O received	9/13/10	
			5th of 10 was paid	3/7/11	
2718	8/24/10	Informal Action	Sent to Respondent	8/31/10	
			Fine Paid \$1750	9/16/10	
					9/16/2010
2778	2/1/11	Stipulation and Order	Sent to Respondent	3/8/11	
			Fine \$1500		

R592. Insurance, Title and Escrow Commission.

R592-?? Minimum Mandatory Search Standards and Requirements.

R592-??-1. Authority.

This rule is promulgated by the Title and Escrow Commission pursuant to Section 31A-2-404(2)), which authorizes the Title and Escrow Commission (Commission) to make rules for the administration of the Insurance Code related to title insurance, including rules related to standards of conduct for a title insurer, agency or producer.

R592-3-2. Purpose and Scope.

(1) The purpose of this rule is to set forth the requirements and procedures for a minimum mandatory search pursuant to Section 31A-23a-406.

(2) This rule applies to all title insurers, agencies and producers conducting searches in which a title insurance product is to be issued for property and interests located in Utah.

R592-??-3. Definitions.

(1) "Search" means the compiling and examination of the documents in the chain of title for which a report is issued and may be relied upon for the subsequent issuance of a title insurance product or guarantee.

R592-??-4. Search Procedures and Requirements.

A search as defined in this rule shall comply with the following minimum mandatory requirements:

1) a search shall be conducted by or under the supervision of a licensed Resident Producer with an active sub-line for Title Search in the State of Utah;

2) searches shall be examined by or under the supervision of a licensed Resident Producer with an active sub-line for Title Search in the State of Utah;

3) title reports and subsequent policies and endorsements shall be countersigned by a licensed Resident Producer with an active sub-line for Title Search in the State of Utah;

4) as a minimum, a search shall be conducted to ~~cover the time frames~~ determine ownership and interests as outlined in Utah Code 57-9 Marketable Title;

5) proof of said minimum search shall be kept within or annotated within the most current file and may include one or more of the following:

(a) chain of title going back to the time frame;

(b) list of files and starters containing chains covering time frame;

(c) a combination of (a) and (b)

R592-??-5. Enforcement Date.

The commissioner will begin enforcing the provisions of this rule 45 days from the effective date of the rule.

R592-??-6. Severability.

If any provision or clause of this rule or its application to any person or situation is held invalid, such invalidity may not affect any other provision or application of this rule which can be given effect without the invalid provision or application, and to this end the provisions of this rule are declared to be severable.

31A-23a-406. Title insurance producer's business.

- 3005 (8) If a title insurance producer conducts a search for real estate located in the state, the
3006 title insurance producer shall conduct a minimum mandatory search, as defined by rule made
3007 by the Title and Escrow Commission, subject to Section 31A-2-404

Utah Code

Title 57 Real Estate

Chapter 9 Marketable Record Title

Section 1 What constitutes marketable record title.

57-9-1. What constitutes marketable record title.

Any person having the legal capacity to own land in this state, who has an unbroken chain of title of record to any interest in land for 40 years or more, shall be deemed to have a marketable record title to such interest as defined in Section 57-9-8, subject only to the matters stated in Section 57-9-2. A person shall be deemed to have such an unbroken chain of title when the official public records disclose a conveyance or other title transaction, of record not less than 40 years at the time the marketability is to be determined, which said conveyance or other title transaction purports to create such interest, either in

- (1) the person claiming such interest or
- (2) some other person from whom, by one or more conveyances or other title transactions of record, such purported interest has become vested in the person claiming such interest: with nothing appearing of record, in either case, purporting to divest such claimant of such purported interest.

Utah Code

Title 57 Real Estate

Chapter 9 Marketable Record Title

Section 2 Rights and interests to which marketable record title is subject.

57-9-2. Rights and interests to which marketable record title is subject.

The marketable record title is subject to:

- (1) all interests and defects which are inherent in the muniments of which such chain of record title is formed, except that a general reference in the muniments or any of them, to easements, use restrictions, or other interests created prior to the root of title is not sufficient to preserve them, unless specific identification is made therein of a recorded title transaction which creates the easement, use restriction, or other interest;
- (2) all interests preserved by the filing of proper notice or by possession by the same owner continuously for a period of 40 years or more, in accordance with Section 57-9-4;
- (3) the rights of any person arising from prescriptive use or a period of adverse possession or user, which was in whole or in part subsequent to the effective date of the root of title;

(4) any interest arising out of a title transaction which has been recorded subsequent to the effective date of the root of title from which the unbroken chain of title of record is started, except that the recording does not revive or give validity to any interest which has been extinguished prior to the time of the recording by the operation of Section 57-9-3; and

(5) the exceptions stated in Section 57-9-6 as to rights of reversioners in leases, as to apparent easements and interests in the nature of easements, as to the right, title, or interests of the state in school or institutional trust lands or sovereign lands, and as to interests of the United States.

Amended by Chapter 241, 1999 General Session

Utah Code

Title 57 Real Estate

Chapter 9 Marketable Record Title

Section 3 Marketable record title held free and clear of interests, claims, and charges.

57-9-3. Marketable record title held free and clear of interests, claims, and charges.

Subject to Sections 57-9-2 and 57-9-6:

(1) the marketable record title shall be held by its owner and shall be taken by any person dealing with the land free and clear of all interests, claims, or charges, whatsoever, the existence of which depends upon any act, transaction, event, or omission that occurred prior to the effective date of the root of title; and

(2) all such interests, claims, or charges, however denominated, whether legal or equitable, present or future, whether the interests, claims, or charges are asserted by a person sui juris or under a disability, whether the person is within or without the state, whether the person is natural or corporate, or is private or governmental, are declared to be void.

Amended by Chapter 299, 1995 General Session

Utah Code

Title 57 Real Estate

Chapter 9 Marketable Record Title

Section 4 Filing of notice of claim of interest authorized -- Effect of possession of land by record owner of possessory interest.

57-9-4. Filing of notice of claim of interest authorized -- Effect of possession of land by record owner of possessory interest.

(1) Any person claiming an interest in land may preserve and keep effective such interest by filing for record during the forty-year period immediately following the effective date of the root of title of the person whose record title would otherwise be marketable, a notice in writing, duly verified by oath, setting forth the nature of the claim. No disability or lack of knowledge of any kind on the part of anyone shall suspend the running of the forty-year period. The notice may be filed for record by the claimant or by any other person acting in behalf of any claimant who is

(a) under a disability,

(b) unable to assert a claim on his own behalf, or

(c) one of a class, but whose identity cannot be established or is uncertain at the time of filing the notice of claim for record.

(2) If the same record owner of any possessory interest in land has been in possession of such land continuously for a period of 40 years or more, during which period no title transaction with respect to such interest appears of record in his chain of title, and no notice has been filed by him or on his behalf as provided in Subsection (1), and such possession continues to the time when marketability is being determined, such period of possession shall be deemed equivalent to the filing of the notice immediately preceding the termination of the forty-year period described in Subsection (1).

Enacted by Chapter 109, 1963 General Session

Missouri

I want to refresh all agents on the title plant law in the State of Missouri. This states that a title plant must be utilized for a title search, unless no plant exists or the owner of the plant refuses to furnish the title evidence at a reasonable charge within a reasonable time. **This is for every county you write in.** Even if it is only one order a year. As an agent, your duty is to request access to the plant in each county you plan to write in. If you write or plan to write in every county in Missouri, you will need to apply for access to every plant in every county, if there is one. The Department of Insurance will be enforcing the plant law. The law reads as follows:

Insurer's duties, policies—examination of title, determination of insurability—showing of liens against title—records kept, duration —exceptions to requirements.

381.071. 1. No title insurance policy shall be written unless and until the title insurer, title agent, or agency has:

1. Caused a search of title to be made from the evidence prepared from a title plant of the county where the property is located as herein defined, or if no such title plant of the county exists, or the owner of such plant refuses to furnish the title insurer, title agent, or agency desiring to insure, such title evidence at a reasonable charge and within a reasonable period of time, then such policy of title insurance shall be based upon the best title evidence available. An attorney licensed to practice law in this state may upon personal inspection use the best evidence available in any county and is not subject to the provisions of the title plant requirement of sections 381.011 to 381.241. The records on which the title plant is based on shall show all prior matters affecting the title to the property or interest therein for a continuous period of time of at least:
 1. The past ten years, by two years after September 28, 1987;
 2. The past fifteen years, by three years after September 28, 1987;
 3. The past twenty years, by four years after September 28, 1987; and
 4. The past twenty-seven years, by five years after September 28, 1987; and
2. Caused to be made a determination of insurability of title in accordance with sound underwriting practices.